

WE CLAIM:

1. A method of enabling electronic commerce transactions by a service which provides a disposable credit card to a user, comprising the steps of:
receiving registration information from a user and authorising the user based on that information;
establishing an account for the user, and
issuing the user with a disposable credit card number which has the same format as a credit card which is accepted by a merchant that the user will pay.
2. The method of claim 1, wherein:
the issuance of the disposable credit card number is done with the authority of central bank which belongs to a credit card scheme.
3. The method of claim 1, further comprising the steps of:
seeking funds from a central bank at the request of the user
and creating the user's account accordingly; and
not supplying the central bank with an identity of the user
in respect of a request for credit by the central bank.
4. The method of claim 1, further comprising the step of:
obtaining a deposit in an account, from a user, from which deposit is used against the disposable credit card number.
5. The method of claim 1, further comprising the steps of:
disabling the user's account after the disposable credit card number has been issued; and

re-enabling the account only after a reply to a transaction confirmation has been received.

6. The method of claim 1, further comprising the step:
prior to the completion of a user's purchase from the merchant, receiving funds;
the receiving accomplished by cheque or by debiting a user's credit card as though the user were purchasing a stored value card.
7. A method of making electronic commerce payments, comprising the steps of:
registering as a user with a service which provides disposable credit card numbers;
providing funds, or authority to seek funds, to the service;
obtaining from the service a disposable credit card number; and
providing that disposable credit card number to a merchant as a payment.
8. The method of claim 7, further comprising the step of:
obtaining the disposable credit card number by a request from a PC program which is not a browser.
9. The method of claim 7, whereby:
the providing of funds or authority to seek funds, and the obtaining of the disposable credit card number is performed in conjunction with a request, from the user of the service, that the

service provide a direct credit at the time the request is made and that the service therefore appear as the creditor on any related financial statement.

10. The method of claim 7, wherein:
registration is accompanied by a nomination, by the user, of an irreversible credit limit.
11. The method of claim 8, whereby:
obtaining the disposable credit card number is accomplished by providing an ID and password before each request.
12. The method of claim 7, further comprising the step of:
replying, by e-mail, to a confirmation of a transaction sent by the service.
13. A method for crediting merchants comprising the steps of:
authorising an Internet based service to issue disposable credit card number to a user;
receiving in respect of that disposable credit card number a request for funds authority from the service by a closed network;
crediting a merchant or his merchant bank owing to transaction by the user using the disposable credit card.
14. The method of claim 13, further comprising the step of:
verifying for the service, that a particular user's credit card

description is valid.

15. The method of claim 13, further comprising the step of:
performing a real time authorisation for the service when
a request is submitted by the service prior to a transaction
between the user and the merchant.
16. The method of claim 13, further comprising the step of:
performing a number translation via a disposable credit card
database, after receiving a request for credit from the merchant
and before allocating credit to the merchant.
17. The method of claim 16, further comprising the step of:
providing the name of the merchant on a statement sent
to the user.
18. The method of claim 13, further comprising the step of:
crediting the service, when requested to do so by the service
so that the service and not the merchant appears on a statement
sent to the user.
19. The method of claim 1 wherein:
issuing the user with the disposable credit card is accomplished over
the Internet, between a server operated by the service and a client operated
by the user, where the client is not a browser and communicates over the
Internet only with the server.

20. The method of claim 2 wherein:

issuing the user with the disposable credit card is accomplished over the Internet, between a server operated by the service and a client operated by the user, where the client is not a browser and communicates over the Internet only with the server.

21. The method of claim 3 wherein:

issuing the user with the disposable credit card is accomplished over the Internet, between a server operated by the service and a client operated by the user, where the client is not a browser and communicates over the Internet only with the server.

22. A computer readable medium for operation with a computer processor and a data transmitter to perform a method of enabling electronic commerce transactions by a service, the service providing a disposable credit card to a user, the method comprising the steps of transmitting identification information from a user and receiving from the service a disposable credit card number that is transaction specific and having the same format as a credit card number acceptable to a merchant linked to said service.